

PROCEEDING MEMO

Date: 12/20/2017 10:00 am

In re: Barry R. Henderson

Bankruptcy No. 15-20353-CMB  
Chapter: 13  
Doc. # 37

Appearances: Winnecour / Bedford / Pail / Katz

Movant(s): ~~Daniel R. White~~ Charles Zebley for Debtor

Respondents: ~~Laurence A. Mester~~

Creditor(s): David Raphael for Wilmington

Nature of Proceeding: #37 Objection to Notice of Mortgage Payment Change

Additional Pleadings: Certificate of Service; #39 Response by Wilmington Savings Fund Society, FSB

Judge's Notes: Per Mr. Zebley, there have been several servicers and they don't understand the calculation of mortgage payment, so they are requesting information from 2015 on and  
Outcome: denial of mortgage payment change. Per Mr. Raphael, this loan never had an escrow, the only reason for the escrow was because of the force-placed insurance; the taxes

\_\_\_\_\_ Motion is GRANTED \_\_\_\_\_ Order entered were never to be paid by the creditor. <sup>Before Jan. 30th</sup> Mr. White to meet with  
\_\_\_\_\_ Motion is DENIED \_\_\_\_\_ Order entered Mr. Mester or Mr. Raphael to attempt to resolve the matter.  
\_\_\_\_\_ Motion WITHDRAWN  
\_\_\_\_\_ Motion is DISMISSED \_\_\_\_\_ Order entered Cont'd to Feb. 14th at 11:00 a.m.  
\_\_\_\_\_ Reschedule for Proper Service  
\_\_\_\_\_ Case DISMISSED \_\_\_\_\_ Order entered  
\_\_\_\_\_ Parties to submit Order/Settlement/Stipulation by \_\_\_\_\_ days  
\_\_\_\_\_ CONTINUED MATTER: \_\_\_\_\_ for at least \_\_\_\_\_ days (Court to Issue Order)  
\_\_\_\_\_ to hearing date of \_\_\_\_\_  
\_\_\_\_\_ ISSUE EVIDENTIARY HEARING NOTICE  
\_\_\_\_\_ Discovery time needed \_\_\_\_\_ days  
\_\_\_\_\_ Briefs to be filed: Movant(s) brief due \_\_\_\_\_ days  
Respondent(s) brief due \_\_\_\_\_ days  
Trustee's brief due \_\_\_\_\_ days

Carlota M. Böhm  
U.S. Bankruptcy Judge

FILED  
12/21/17 10:11 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Barry R. Henderson  
Debtor

Case No. 15-20353-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db +Barry R. Henderson, 535 Breakiron Road Extension, Connellsville, PA 15425-6345

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
Daniel R. White on behalf of Debtor Barry R. Henderson [dwhite@zeblaw.com](mailto:dwhite@zeblaw.com),  
[gianna@zeblaw.com](mailto:gianna@zeblaw.com); [dwhite.zmw@gmail.com](mailto:dwhite.zmw@gmail.com); [r63228@notify.bestcase.com](mailto:r63228@notify.bestcase.com)  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Joseph A. Dessoye on behalf of Creditor CLEARSPRING LOAN SERVICES, INC. [pawb@fedphe.com](mailto:pawb@fedphe.com)  
Laurence A. Mester on behalf of Creditor Wilmington Savings Fund Society, FSB  
[lmester@mesterschwartz.com](mailto:lmester@mesterschwartz.com), [jottinger@mesterschwartz.com](mailto:jottinger@mesterschwartz.com); [jschwartz@mesterschwartz.com](mailto:jschwartz@mesterschwartz.com)  
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Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)  
Thomas Song on behalf of Creditor Trifera, LLC [thomas.song@phelanhallinan.com](mailto:thomas.song@phelanhallinan.com)

TOTAL: 8